

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on July 9, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen S. Nicholson  
3901 Dunraven Road  
Richmond, VA 23236

Case Number: 12-34064-KRH  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-0570

Attorney for Debtor(s) (name and address):

Nupa Agarwal  
PO Box 17275  
Richmond, VA 23226  
Telephone number: (804) 691-2655

Bankruptcy Trustee (name and address):

Robert E. Hyman  
P.O. Box 1780  
Richmond, VA 23218-1780  
Telephone number: (804) 775-0979

**Meeting of Creditors**

Date: **August 23, 2012**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **November 21, 2012**

For a governmental unit: **January 7, 2013**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: October 22, 2012**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **September 25, 2012**

Time: **09:10 AM**

Location: **Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: July 10, 2012

## EXPLANATIONS

B9I (Official Form 9I) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1. <b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Karen S. Nicholson  
DebtorCase No. 12-34064-KRH  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: baumgartn  
Form ID: B9IPage 1 of 3  
Total Noticed: 26

Date Rcvd: Jul 10, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2012.

db +Karen S. Nicholson, 3901 Dunraven Road, Richmond, VA 23236-4206  
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780  
 11258298 +Acs/Absolute Collection Service, 421 Fayetteville St Ste 600, Raleigh, NC 27601-1777  
 11258300 +Bristol Home Mortgage Lending, 7251 W. Palmetto Park Road, Suite 301,  
 Boca Raton, FL 33433-3487  
 11258295 +Commonwealth of VA-Tax, PO Box 2156, Richmond, VA 23218-2156  
 11258304 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,  
 North Chesterfield, VA 23236-0000)  
 11258305 +Glasser and Glasser, PO Box 3400, Norfolk, VA 23514-3400  
 11258309 +New City Funding Corp, 146 S Liberty Dr Ste B3, Stony Point, NY 10980-2425  
 11258310 +Nina J. Cox, 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332  
 11258312 +Rubenstein Cogan and Reevesman, 12 South Summit Avenue, Suite 250,  
 Gaithersburg, MD 20877-2092  
 11258313 +Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
 11258314 +Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
 11258294 +Taxing Authority Consulting, PO Box 2156, Richmond, VA 23218-2156  
 11259515 +US Attorney, 600 E. Main St., 18th Flr., Richmond, VA 23219-2430  
 11258315 +Vericrest, Po Box 24610, Oklahoma City, OK 73124-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: nupa.agarwal@gmail.com Jul 11 2012 02:18:02 Nupa Agarwal, PO Box 17275,  
 Richmond, VA 23226

11258299 +E-mail/Text: kim@ballatolaw.com Jul 11 2012 02:28:12 Ballato Law Firm, P.C.,  
 3721 Westerre Parkway, Suite A, Henrico, VA 23233-1332  
 11258301 +E-mail/Text: opsqa\_usbankruptcy@cashnetusa.com Jul 11 2012 02:25:23 Cashnet USA,  
 200 W. Jackson Blvd, Ste 1400, Chicago, IL 60606-6929  
 11258302 +E-mail/Text: electronicbkydocs@nelnet.net Jul 11 2012 02:27:56 Dept Of Education/neln,  
 121 S 13th St, Lincoln, NE 68508-1904  
 11258303 +E-mail/Text: bknotice@erccollections.com Jul 11 2012 02:27:57 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 11258306 +E-mail/Text: BKNOTICES@EAFLLC.COM Jul 11 2012 02:26:05  
 Hilco Receivables/Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B,  
 Buffalo Grove, IL 60089-1970  
 11258297 EDI: IRS.COM Jul 11 2012 02:03:00 IRS Insolvency, 400 N. 8th Street, Room 898,  
 Richmond, VA 23219-0000  
 11258296 EDI: IRS.COM Jul 11 2012 02:03:00 Internal Revenue Service, Insolvency Unit,  
 Post Office Box 21126, Philadelphia, PA 19114-0000  
 11258307 +E-mail/Text: info@jawpc.net Jul 11 2012 02:27:10 James A. West PC, 6380 Rogerdale Road,  
 Suite 130, Houston, TX 77072-1647  
 11258308 +EDI: MID8.COM Jul 11 2012 02:03:00 Midland Funding, 8875 Aero Dr,  
 San Diego, CA 92123-2255  
 11258311 EDI: PRA.COM Jul 11 2012 02:03:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541-0000

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: baumgartn  
Form ID: B9I

Page 2 of 3  
Total Noticed: 26

Date Rcvd: Jul 10, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: baumgartn  
Form ID: B9I

Page 3 of 3  
Total Noticed: 26

Date Rcvd: Jul 10, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2012 at the address(es) listed below:

Nupa Agarwal on behalf of Debtor Karen S. Nicholson nupa.agarwal@gmail.com, noopaa@yahoo.com, debbie.nupaagarwal@gmail.com  
Robert E. Hyman station08@ricva.net,  
notices@access13.com;station03@ricva.net;station04@ricva.net;station05@ricva.net;station06@ricva.net;station07@ricva.net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ricva.net;station12@ricva.net;station13@ricva.net

TOTAL: 2